

2152
PATENT #2
MM
1-10-02Case Docket No. ALAMM.001A
Date: July 17, 2001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s) : Michael T. Aarons
Appl. No. : 09/836,729
Filed : April 17, 2001
For : FINANCIAL
TRANSACTION CARD
Examiner : Unknown
Group Art Unit : 2152

I hereby certify that this correspondence and all
marked attachments are being deposited with the
United States Postal Service as first class mail in an
envelope addressed to: Assistant Commissioner for
Patents, Washington, D.C. 20231, on

July 17, 2001

(Date)

Arthur S. Rose, Reg. No. 28,038

TRANSMITTAL LETTER

ASSISTANT COMMISSIONER FOR PATENTS
WASHINGTON, D.C. 20231
ATTENTION: APPLICATION BRANCH

Dear Sir:

Enclosed for filing in the above-identified application are:

- (X) An Information Disclosure Statement.
- (X) A PTO Form 1449 with 11 references.
- (X) The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment, to Account No. 11-1410.
- (X) Return prepaid postcard.

Arthur S. Rose
Registration No. 28,038
Attorney of Record

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Michael T. Aarons) Group Art Unit 2152
App. No. : 09/836,729)
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INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

Enclosed is form PTO-1449 listing references enclosed. This Information Disclosure Statement is being filed before the receipt of a first Office Action on the merits, and presumably no fee is required in accordance with 37 C.F.R. § 1.97(b)(3). If a first Office Action on the merits was mailed before the mailing date of this Statement, the Commissioner is authorized to charge the fee set forth in 37 C.F.R. § 1.17(p) to Deposit Account No. 11-1410.

Pursuant to 37 C.F.R. § 1.97(g) and (h), Applicant makes no representation that a search has been made or that the information is considered to be material to patentability. Additionally, inclusion on this list is not an admission that any of the cited documents are prior art in this application. Further, Applicant makes no representation regarding the completeness of this list, nor represents that better art does not exist.

Respectfully submitted,

KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: 7/17/01

By: Arthur S. Rose

Arthur S. Rose

Registration No. 28,038

Attorney of Record

620 Newport Center Drive, Sixteenth Floor

Newport Beach, CA 92660

(949) 760-0404

FORM PTO-1449

U.S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICEATTY. DOCKET NO.
ALAMM.001AAPPLICATION NO.
09/836,729INFORMATION DISCLOSURE STATEMENT
BY APPLICANT

(USE SEVERAL SHEETS IF NECESSARY)

APPLICANT
Michael T. AaronsFILING DATE
April 17, 2001GROUP
2152RECEIVED
JUL 24 2001
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U.S. PATENT DOCUMENTS

| EXAMINER INITIAL | | DOCUMENT NUMBER | DATE | NAME | CLASS | SUBCLASS | FILING DATE (IF APPROPRIATE) |
|---------------------|---|-----------------|----------|---------------------|-------|----------|---------------------------------|
| | 1 | 4,812,633 | 03/14/89 | Vogelgesang, et al. | | | |
| | 2 | 4,916,687 | 04/10/90 | Endo | | | |
| | 3 | 5,059,774 | 10/22/91 | Kubo, et al. | | | |
| | 4 | 5,149,951 | 09/22/92 | Vogelgesang | | | |
| | 5 | 5,475,656 | 12/12/95 | Sato et al. | | | |
| | 6 | 5,825,292 | 10/20/98 | Tsai et al. | | | |
| | 7 | 5,882,555 | 03/16/99 | Rohde et al. | | | |
| | 8 | 5,942,744 | 08/24/99 | Kamo et al. | | | |
| | 9 | 6,016,298 | 01/18/00 | Fischer | | | |
| | | | | | | | |

FOREIGN PATENT DOCUMENTS

| EXAMINER INITIAL | | DOCUMENT NUMBER | DATE | COUNTRY | CLASS | SUBCLASS | TRANSLATION | |
|---------------------|--|-----------------|------|---------|-------|----------|-------------|----|
| | | | | | | | YES | NO |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |

| EXAMINER INITIAL | OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.) | |
|---------------------|--|---|
| | 10 | Bank Systems + Technology, March 2000; E-Payment Choices, Internet Debit Emerges as Credit Card Alternative by Russell Redman |
| | 11 | Results of computer database search using research terms: NYCE & (Safe Debit or Safedebit?) conducted September 1, 2000 |

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071601

| EXAMINER | DATE CONSIDERED |
|--|-----------------|
| *EXAMINER: INITIAL IF CITATION CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP 609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED, INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT. | |